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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

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Boca Raton, FL 33487

Telephone No.: 973-575-0707 (local) Telephone No.: 561-241-6901 (main)

Attorneys for Secured Creditor

Harold Kaplan, Esq. (HK-0226)

In Re:

Noe J. Hogdson, Sr.

aka Noe J. Hogdson

Debtor.

Order Filed on October 15, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

CASE NO.: 17-24425-ABA

CHAPTER 13

HEARING DATE: October 16, 2018

JUDGE: Andrew B. Altenburg Jr.

AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

DATED: October 15, 2018

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Secured Creditor: Ocwen Loan Servicing, LLC as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2007-8XS, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-8XSSecured Creditor's Counsel: Robertson, Anschutz & Schneid, PL

Debtor's Counsel: Stacey L. Mullen

Property Involved ("Collateral"): 117 Terrace Avenue, Camden, New Jersey 08105

Relief sought:

- Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is ORDERED that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for $\underline{9}$ months, from $\underline{02/01/2018}$ to $\underline{10/01/2018}$.
 - The Debtor is overdue for $\underline{6}$ payments, from $\underline{02/01/2018}$ to $\underline{07/01/2018}$ at \$707.37 per month.
 - The Debtor is overdue for $\underline{3}$ payments, from $\underline{08/01/2018}$ to $\underline{10/01/2018}$ at \$755.01 per month.
 - ☐ The Debtor is assessed for _____ late charges at \$_____ per month.

Funds Held In Suspense (\$0.00).

Total Arrearages Due \$6,509.25.

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Immediate payment in the amount of \$3,000.00 shall be made on or before 10/31/2018.
 - Beginning on $\underline{11/01/2018}$, regular monthly mortgage payments shall continue to be made in the amount of \$755.01, subject to periodic adjustments.
 - Beginning on $\underline{11/15/2018}$, additional monthly cure payments shall be made in the amount of $\underline{\$1,169.75}$ for $\underline{3}$ months.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Ocwen Loan Servicing LLC

ATTN: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

■ Immediate Payment

Ocwen Loan Servicing LLC
ATTN: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

■ Monthly cure payment:

Ocwen Loan Servicing LLC

ATTN: Cashiering Department

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

- 4. In the event of Default:
- If the Debtor fails to make any of the payments within thirty (30) days of the date the payments are due or defaults on any of the provisions contained in this Consent Order, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

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☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a
new bankruptcy case will not act to impose the automatic stay against the Secured
Creditor's opportunity to proceed against its Collateral without further Order of the Court

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

Stacey L. Mullen, Esq.

Attorney for Debtor(s)
Date: /0/15/18

/_S/ Harold Kaplan

Harold Kaplan, Esq.

Attorney for Secured Creditor

Date: 10/15/2018